

Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method of matching a loan consumer with lenders via the Internet comprising:

- a) receiving application information from the loan consumer;
- b) storing the application information in a database;
- c) applying a filter to the application information to determine if the loan consumer meets a set of loan criteria;
- d) submitting a subset of the application information to a credit bureau;
- e) receiving a credit report based on said submitting of the subset step;
- f) searching a lender database to match the loan customer application information and credit report to lenders in the database;
- g) matching the loan customer application information to one or more lender in the database;
- h) transmitting a query to a lender of the one or more matched lenders;
- i) receiving a response from the lender based on the query;
- j) repeating steps h and i +, after said receiving of the response, so as to query any remaining lenders matched;
- k) presenting to the loan customer only lenders who responded with an approval; and

l) storing a loan customer decision based on said presenting step.

2. (original) The method of claim 1, wherein step (a) further comprises:

validating the application information.

3. (original) The method of claim 2, wherein step (a) further comprises:

detecting an error; and

transmitting an error message to the loan consumer.

4. (original) The method of claim 1, wherein step (b) further comprises:

determining that the application information has been previously received less than a predetermined number of days prior; and

informing the loan customer to delay a new submission of application information until after the predetermined number of days is expired.

5. (original) The method of claim 1, wherein step (b) further comprises:

determining that the application information has not been previously stored; and
generating a loan consumer profile based on the application information.

6. (original) The method of claim 1, wherein step (b) further comprises:

determining that the application information has been previously stored more than a predetermined number of days prior; and

updating a corresponding previously generated loan consumer profile.

7. (original) The method of claims 5 or 6, wherein step (c) further comprises:

determining that the stored application information does not meet the set of loan criteria,
applying a timestamp to the profile; and
transmitting a service denial message to the loan consumer.

8. (original) The method of claims 5 or 6, wherein step (c) further comprises:

determining that the stored application information does meet the set of loan criteria; and
formatting the stored application information into a format usable by a credit bureau.

9. (original) The method of claim 1, wherein said searching step results in no matches.

10. (original) The method of claim 9, further comprising:

applying a timestamp to the profile; and
transmitting a service denial message to the loan consumer.

11. (new) The method of claim 1, wherein step (k) includes sending only a predetermined number of lender responses.

12. (new) The method of claim 11, wherein the predetermined number of lender responses is four or less than four responses.